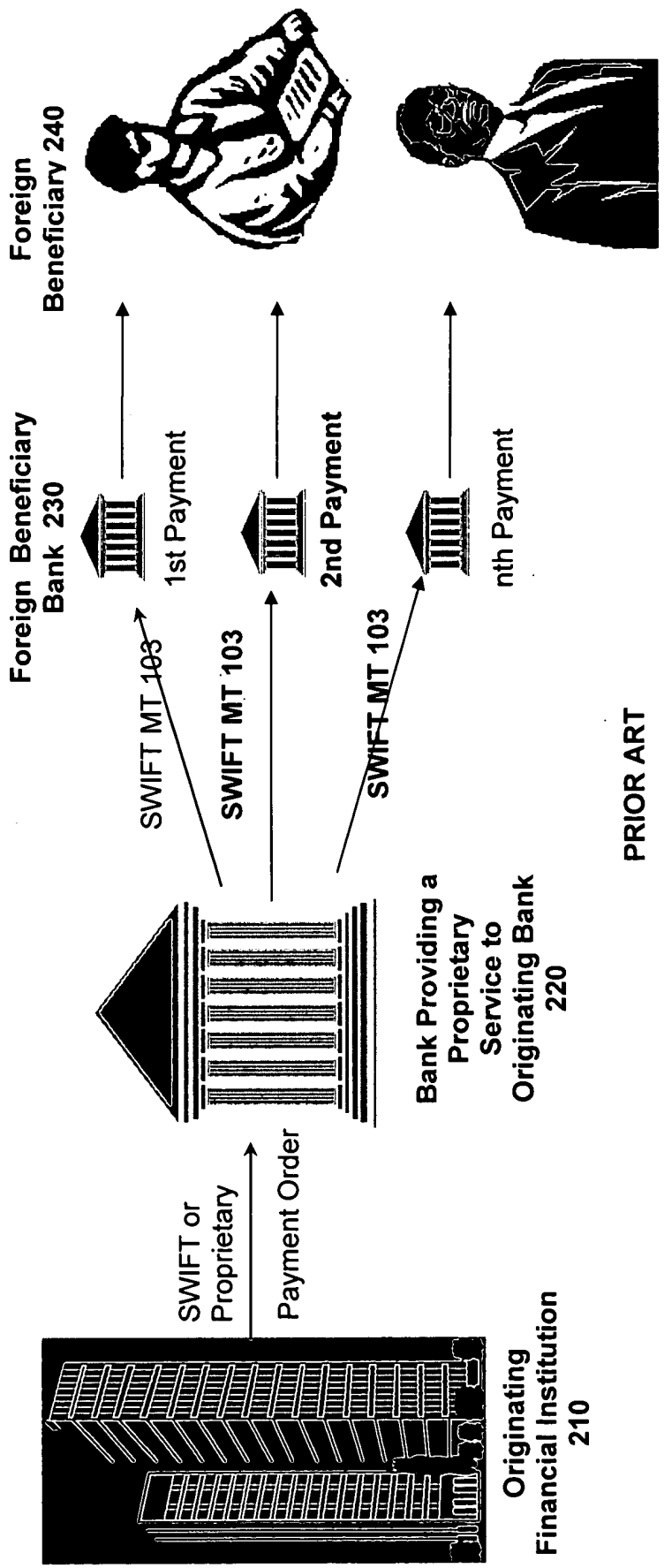


FIGURE 1



PRIOR ART

FIGURE 2

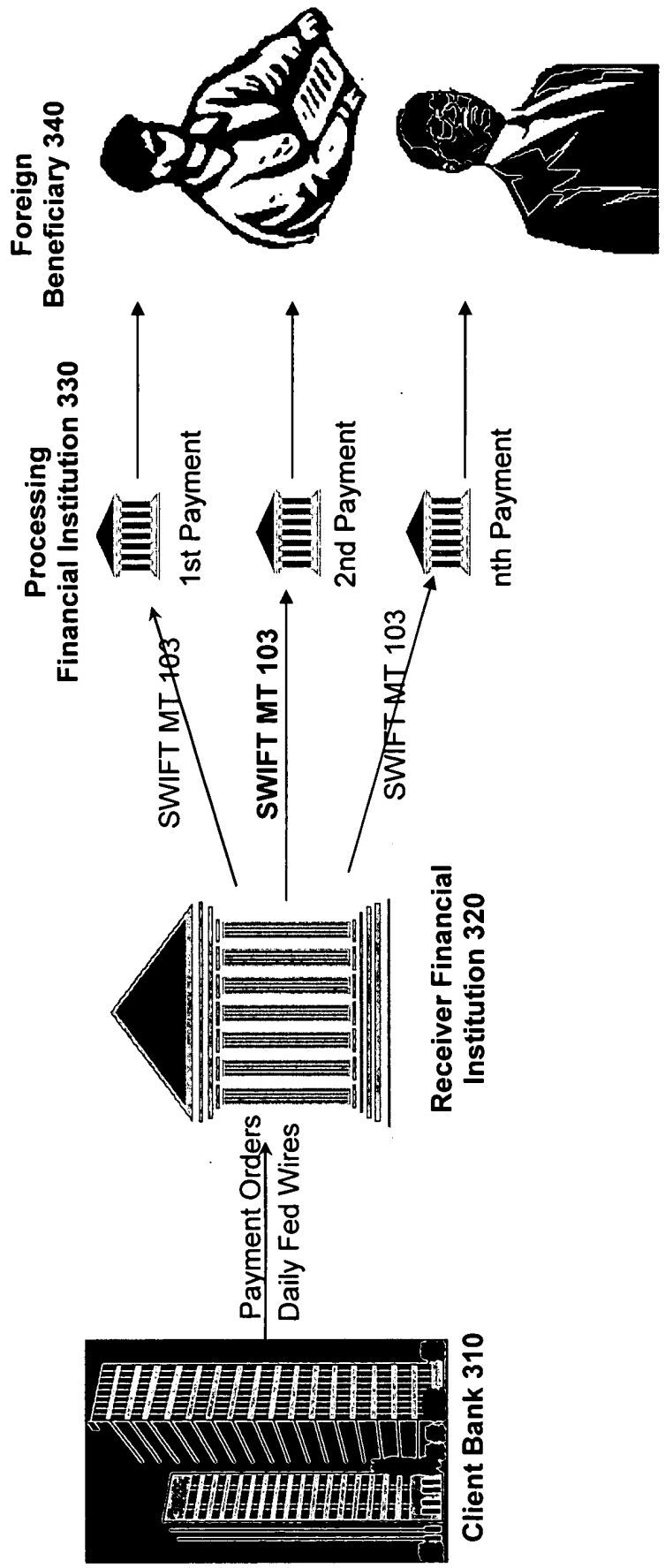


FIGURE 3

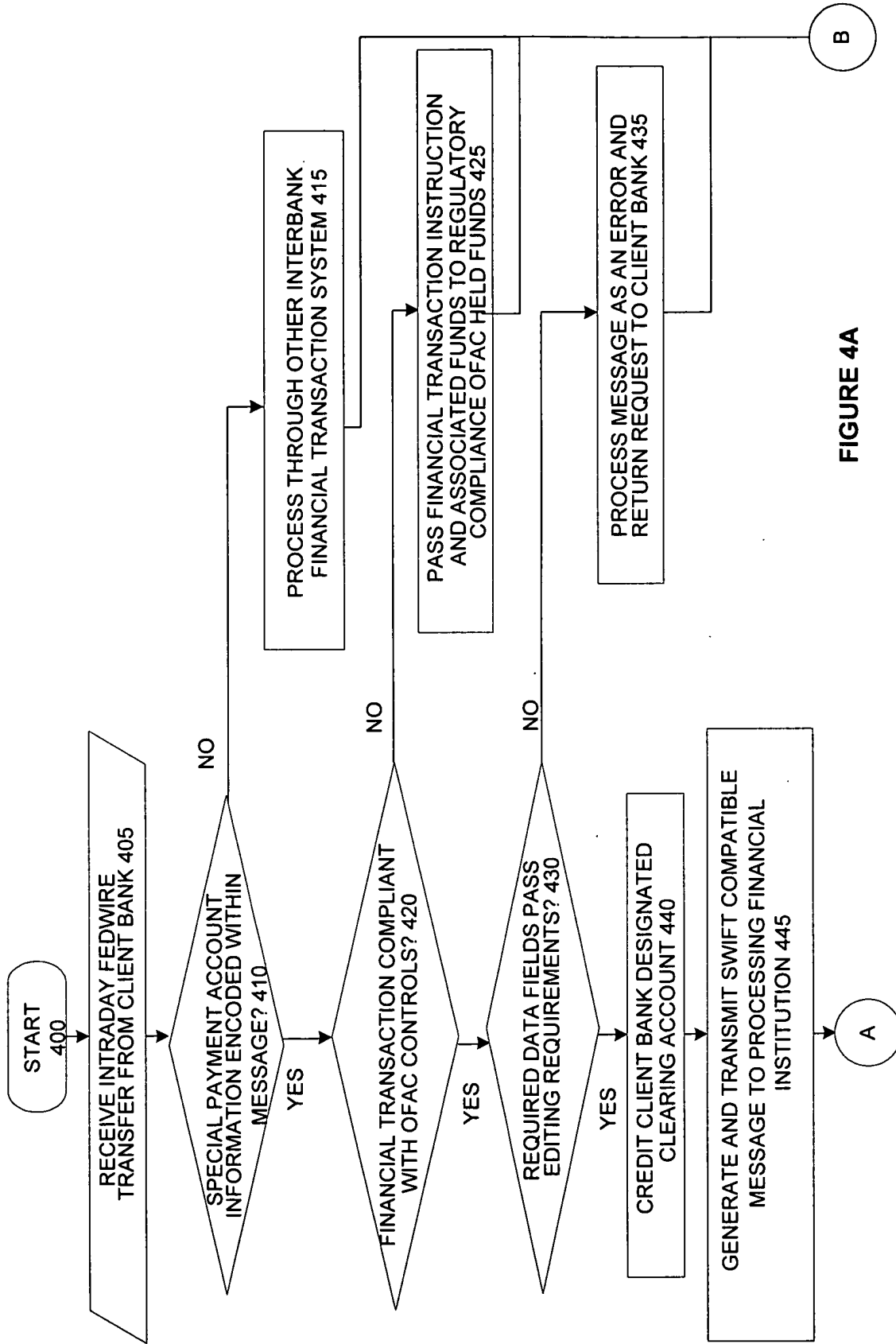


FIGURE 4A

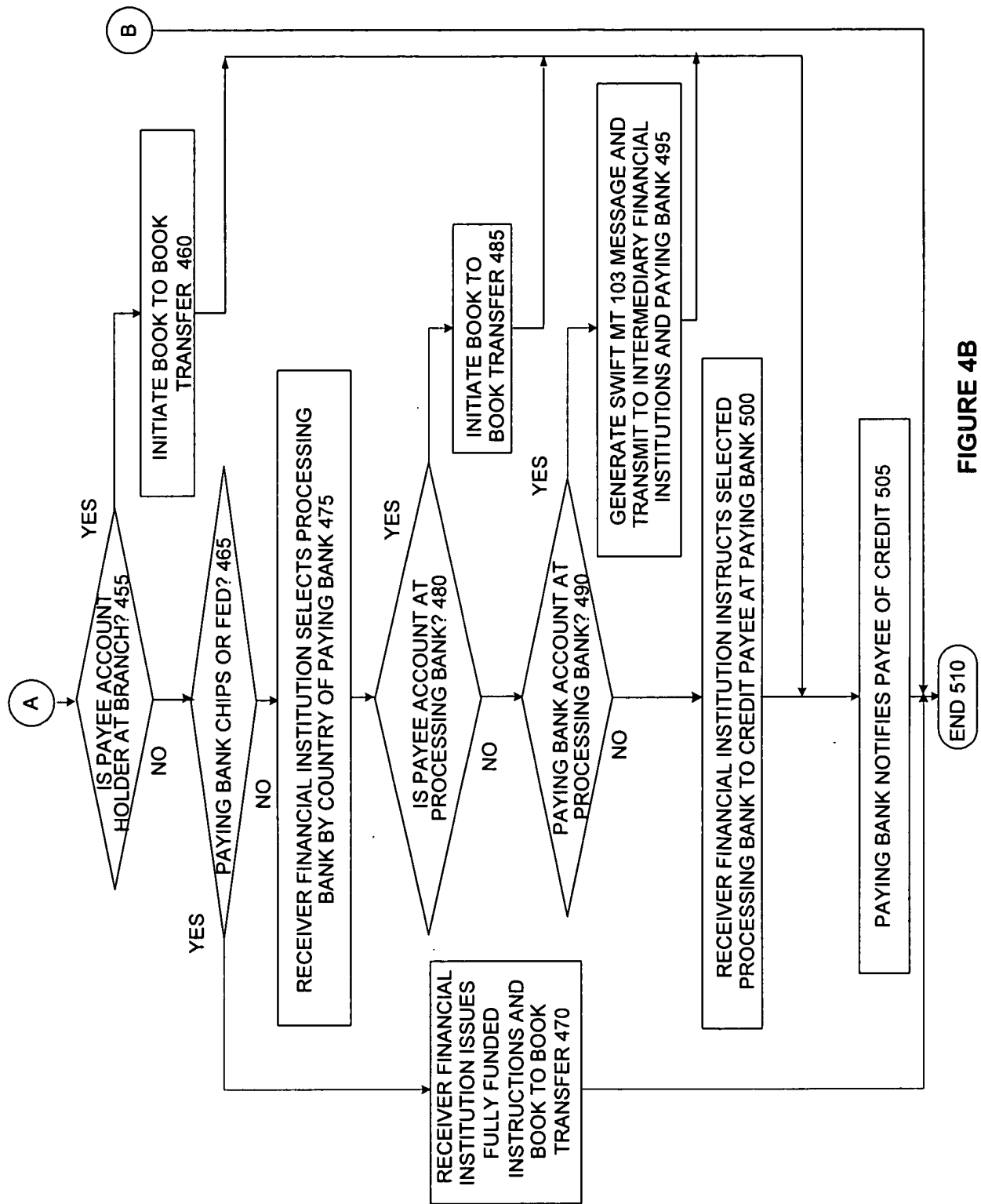


FIGURE 4B

FIELD DESCRIPTION	FIELD TAG	DATA
TYPE CODE	1510	1000
AMOUNT	2000	(AMOUNT OF THE TRANSACTION)
SENDER ABA/NAME	3100	(YOUR ABA)
		(YOUR TELEGRAPHIC SHORTNAME)
SENDER REFERENCE	3320	(YOUR REFERENCE)
RECEIVER ABA/NAME	3400	021000018
		BK OF NYC
BUSINESS FUNCTION CODE	3600	CTR
INTERMEDIARY FINANCIAL INSTITUTION	4000	(See Below)
Id code		D
Id Identifier		8900000000
Id Name		(Your Bank's Name)
Id address		(Your Address)
Id address		(Your Address)
Id address		(Your Address)
BENEFICIARY'S FINANCIAL INSTITUTION	4100	(See Below)
Id code		(E.G.: B)
Id Identifier		(E.G.: CTBAU2S)
Id Name		(Bene Bank's Name: IE Commonwealth BK of Australia)
Id address		(Bene Bank's Address: E.G.: Sydney)
Id address		(Bene Bank's Address)
Id address		(Bene Bank's Address)
BENEFICIARY	4200	(See Below)
Id code		(D)
Id Identifier		1234567890
Id Name		(Beneficiary's name.)
Id address		(Beneficiary's address.)
Id address		(Beneficiary's address.)
Id address		(Beneficiary's address.)
ORIGINATOR	5000	(See Below)
Id code		D
Id Identifier		1234567890
Id Name		(Ordering party's name)
Id address		(Ordering party's address)
Id address		(Ordering party's address)
Id address		(Ordering party's address)
ORIGINATOR'S FINANCIAL INSTITUTION	5100	(See Below)
Id code		D
Id Identifier		1234567890
Id Name		(Ordering Customer's Financial Institution's name)
Id address		(Ordering Customer's Financial Institution's address)
Id address		(Ordering Customer's Financial Institution's address)
Id address		(Ordering Customer's Financial Institution's address)
INSTRUCTING FINANCIAL INSTITUTION	5200	(See Below)
Id code		D
Id Identifier		1234567890
Id Name		(Instructing Institution's name)
Id address		(Instructing Institution's address)
Id address		(Instructing Institution's address)
Id address		(Instructing Institution's address)
ORIGINATOR TO BNF INFORMATION	6000	(E.G. : "FOR 1000 TONS OF WHEAT"
RECEIVER INFORMATION	6100	OUR, BEN, or /FULLPAY/
INFO FOR BENEFICIARY'S BANK	6300	(E.G.: PAY THRU YOUR GATEWAY BRANCH
BENE BANK ADVICE INFORMATION	6310	(E.G.: PHN)
BENEFICIARY ADVICE	6410	(E.G.: TLX)

TABLE 1

TAG	FIELD NAME
20	SENDER'S REFERENCE
13C	TIME INDICATION
23B	BANK OPERATION CODE
23E	INSTRUCTION CODE
26T	TRANSACTION TYPE CODE
32A	VALUE DATE/ CURRENCY/ INTERBANK SETTLED AMOUNT
33B	CURRENCY/INSTRUCTED AMOUNT
36	EXCHANGE RATE
50a	ORDERING CUSTOMER
51A	SENDING INSTITUTION
52a	ORDERING INSTITUTION
53a	SENDER'S CORRESPONDENT
54a	RECEIVER'S CORRESPONDENT
55a	THIRD REIMBURSEMENT INSTITUTION
56a	INTERMEDIARY INSTITUTION
57a	ACCOUNT WITH INSTITUTION
59a	BENEFICIARY CUSTOMER
70	REMITTANCE INFORMATION
71A	DETAILS OF CHARGES
71F	SENDER'S CHARGES
71G	RECEIVER'S CHARGES
72	SENDER TO RECEIVER INFORMATION
77B	REGULATORY REPORTING
77T	ENVELOPE CONTENTS

TABLE 2